

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Tracey L. Sapko
Debtor(s)

Bankruptcy Case No.: 13-22107-JAD

Chapter: 13
Docket No.: 106 – 105

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 5th of September, 2018, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 10/22/18. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on 11/2/18 at 11:00 AM in Courtroom D, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court may determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES
ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE
DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE
CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before 10/22/18.

Jeffery A. Deller
United States Bankruptcy Judge

cm: **All Parties**

In re:
Tracey L. Sapko
Debtor

Case No. 13-22107-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jfur
Form ID: 408

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Total Noticed: 61

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db +Tracey L. Sapko, 989 Newell Road, Fayette City, PA 15438-1159
aty +vde13, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719
13721461 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13655072 +Apotheker & Associates, PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
13655073 Arrow Financial Service, 8589 Aero Drive, Suite 600, San Diego, CA 92123
13655075 +Asset Management Professional, P.O. Box 2824, Woodstock, GA 30188-1386
13655077 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)
13677166 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13655078 Beneficial., Route 19 Northgate Plaza, Washington, PA 15301
13655081 +Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298
13655082 +Chromulak & Associates, 401 Technology Drive, Suite 202, Canonsburg, PA 15317-7538
13655083 +Citibank South Dakota NA, P.O. Box 6241, Sioux Falls, SD 57117-6241
13655085 +Creditors Financial Group, LLC, P.O. Box 440290, Aurora, CO 80044-1500
13655087 +Dyck-O'Neal, Inc., 15301 Spectrum Drive, Suite 450, Addison, TX 75001-6436
13655089 +Encore Receivable Management, 400 North Rogers Road, P.O. Box 3330, Olathe, KS 66063-3330
13655090 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
(address filed with court: Focus Receivables, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067)
13638924 +Fayette County Sheriff Office, Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
13655092 +Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395
13655095 HSBC Bank, P.O. Box 15524, Wilmington, DE 19850
13655105 +Harrisburg, PA 17128, Patenaude & Felix, A.P.C., 213 East Main Street, Carnegie, PA 15106-2701
13655093 +Hayt, Hayt & Landau, LLC, 123 South Broad Street, Suite 1660, Philadelphia, PA 19109-1003
13655094 +Home Depot/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497
13677249 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13677251 +M & T BANK (2), PO BOX 1508, BUFFALO, NY 14240-1508
13638925 #+Michelle L. Watson, Esq., 202 1/2 4th Street, Monongahela, PA 15063-2502
13655101 +National City, One NCC Parkway, Kalamazoo, MI 49009-8003
13655103 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
13655107 +PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
13655106 +Phillips & Cohen Associates, Mail Stop 591, 1002 Justison Street, Wilmington, DE 19801-5148
13655110 +Solomon & Solomon PC, Columbia Circle, P.O. Box 15019, Albany, NY 12212-5019
13655112 +Tucker Arensberg, PC, Firm # 287, 1500 One PPG Place, Pittsburgh, PA 15222-5416
13711770 +UPP-University of Pittsburgh, c/o Convergent Healthcare Recoveries, PO Box 1289, Peoria, IL 61654-1289
13638927 Weltman, Weinberg & Reis, c/o Matthew Urban, Esq., 1400 Koppers Bldg, 436 Seventh, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio-recovery.com Sep 06 2018 02:19:07
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
13664821 E-mail/Text: ally@ebn.phinsolutions.com Sep 06 2018 02:16:10 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004
13655070 +E-mail/Text: ally@ebn.phinsolutions.com Sep 06 2018 02:16:10 Ally Financial,
P.O. Box 380901, Minneapolis, MN 55438-0901
13655074 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 06 2018 02:16:50 Asset Acceptance,
P.O. Box 1630, Warren, MI 48090-1630
13643215 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 06 2018 02:16:50 Asset Acceptance LLC,
P.O. Box 2036, Warren Mi 48090-2036
13655076 +E-mail/Text: legal@arsnational.com Sep 06 2018 02:16:20 Associated Recovery Systems,
P.O. Box 469046, Escondido, CA 92046-9046
13655080 E-mail/PDF: AIS.cocard.ebn@americaninforesource.com Sep 06 2018 02:19:09 Capital One Bank.,
P.O. Box 85520, Richmond, VA 23285
13655079 +E-mail/PDF: AIS.cocard.ebn@americaninforesource.com Sep 06 2018 02:19:08 Capital One Bank,
P.O. Box 71083, Charlotte, NC 28272-1083
13656488 +E-mail/Text: bankruptcy@cavps.com Sep 06 2018 02:17:12 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
13655084 +E-mail/Text: abovay@creditmanagementcompany.com Sep 06 2018 02:17:14 Credit Management Co.,
2121 Noblestown Road, Pittsburgh, PA 15205-3956
13646816 E-mail/Text: mrdiscen@discover.com Sep 06 2018 02:16:10 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13655086 +E-mail/Text: mrdiscen@discover.com Sep 06 2018 02:16:10 Discover Financial Svcs, LLC,
P.O. Box 15316, Wilmington, DE 19850-5316
13655091 +E-mail/PDF: gecsedri@recoverycorp.com Sep 06 2018 02:19:03 GE Money Bank, P.O. Box 960061,
Orlando, FL 32896-0061
13655096 +E-mail/Text: cio.bnmail@irs.gov Sep 06 2018 02:16:18 IRS, Insolvency Unit,
P.O. Box 7346, Philadelphia, PA 19101-7346
13720234 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 06 2018 02:19:35 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675

District/off: 0315-2

User: jfur
Form ID: 408

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Total Noticed: 61

Date Rcvd: Sep 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13655098 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 06 2018 02:19:12 LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
13721171 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 06 2018 02:19:57 LVNV Funding, LLC its successors and assigns as, assignee of General Electric Capital, Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13655097 +E-mail/PDF: gecscedi@recoverycorp.com Sep 06 2018 02:19:50 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
13655099 E-mail/Text: camanagement@mtb.com Sep 06 2018 02:16:20 M&T Bank, P.O. Box 64679, Baltimore, MD 21264
13655100 +E-mail/Text: rcpssbankruptcynotices@parallon.com Sep 06 2018 02:17:40 Medicredit, Inc., 13730 South Point Boulevard, Charlotte, NC 28273-7715
13655102 +E-mail/Text: egssupportservices@alorica.com Sep 06 2018 02:17:05 NCO Financial Systems, Inc., P.O. Box 15894, Wilmington, DE 19850-5894
13653546 E-mail/Text: BKRMailOps@weltman.com Sep 06 2018 02:17:02 OLD REPUBLIC INSURANCE CO, c/o Weltman, Weinberg & Reis, P.O. Box 93784, Cleveland, OH 44101-5784
13655108 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 02:19:30 Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502
14706120 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 02:30:36 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13711022 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 02:30:36 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13655989 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 06 2018 02:16:50 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13655109 +E-mail/Text: bankruptcy@proconsrv.com Sep 06 2018 02:16:32 Pro Consulting Services, Inc., P.O. Box 66510, Houston, TX 77266-6510
13638926 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 06 2018 02:16:53 U. S. Trustee's Office, 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
13655104 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946
cr* BANK OF AMERICA, N.A., P.O. Box 660933, DALLAS, TX 75266-0933
13655071 ##+American Express, P.O. Box 6618, Omaha, NE 68106-0618
13655088 ##+Edwin Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701
13655111 ##+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
TOTALS: 2, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
Michelle L. Watson on behalf of Debtor Tracey L. Sapko attorneymichellewatson@yahoo.com,
shellywvu@yahoo.com

District/off: 0315-2

User: jfur
Form ID: 408

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michelle L. Watson on behalf of Plaintiff Tracey L. Sapko attorneymichellewatson@yahoo.com,
shellywvu@yahoo.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 6